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Attorneys for GMAC MORTGAGE, LLC

9 UNITED STATES BANKRUPTCY COURT  
10 EASTERN DISTRICT OF CALIFORNIA - FRESNO DIVISION

11 In re

12 ROBERT LIFSON AND TONI LEE BLACK,

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15 Debtor(s).

Case No. 10-11672-B

Chapter 13

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**NOTICE OF MONTHLY MORTGAGE  
PAYMENT CHANGE**

Notice is hereby given that the Debtors' Monthly Post-Petition payment to GMAC MORTGAGE, LLC will change, as set forth more fully in the letter dated February 4, 2011, which is attached hereto as **EXHIBIT A** and incorporated herein by this reference.

PITE DUNCAN, LLP

/s/ Erin L. Laney (CA SBN 259863)  
Attorney for GMAC Mortgage, LLC

**Important Note:** In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.**ESCROW ANALYSIS STATEMENT**46680-0000355-001  
ROBERT LIFSON M D  
TONI BLACK  
5148 FRAZIER MOUNTAIN PARK RD  
FRAZIER PARK CA 93225-9723

ACCOUNT NUMBER: [REDACTED]

PROPERTY ADDRESS:  
5148 FRAZIER MOUNTAIN  
FRAZIER PARK CA 93225-0000

ANALYSIS DATE: FEBRUARY 04, 2011

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:	DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
	FIRE	OCTOBER 2011	1,038.77	1,001.71
	COUNTY	DECEMBER 2011	2,268.20	2,257.66
	COUNTY	APRIL 2012	2,268.20	2,257.66
	TOTAL ANNUAL DISBURSEMENTS:		5,575.17	5,517.03
	TOTAL ESCROW PAYMENT:		464.59	459.75

The amounts above are based on either an estimate previously provided or the amount last disbursed.

New Payment Amount: 4,086.00  
 New Payment Effective: MAY 01, 2011  
 Next Scheduled Analysis: MAY 01, 2012

Payment change:  
 Escrow

New	Prior Analysis
464.59	459.75

Total	464.59	459.75
Principal/Interest	3,621.41	3,621.41
Total Payment	4,086.00	4,081.16

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.  
 To reach our insurance department call: 1-800-256-9962.**

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

## UNRELEASED SURPLUS NOTICE

**GMAC**  
**Mortgage**

THIS IS NOT A CHECK

Account Number	Surplus Amount
[REDACTED]	1,018.55

ROBERT LIFSON M D  
TONI BLACK

Filed 04/01/11

Case 10-11672

Doc 51

ANALYSIS TYPE: 1/6 AGGREGATE  
PROJECTED ESCROW BALANCE AS OF: APRIL 30, 2011

ACCOUNT NUMBER: XXXXXXXXXX  
15,523.37 \*

- \* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			1,947.82	929.27
POC SHGT	13,575.55		15,523.37	
05/01/11	464.59	.00	15,987.96	1,393.86
06/01/11	464.59	.00	16,452.55	1,858.45
07/01/11	464.59	.00	16,917.14	2,323.04
08/01/11	464.59	.00	17,381.73	2,787.63
09/01/11	464.59	.00	17,846.32	3,252.22
10/01/11	464.59	1,038.77-	17,272.14	2,678.04
11/01/11	464.59	.00	17,736.73	3,142.63
12/01/11	464.59	2,268.20-	15,933.12	1,339.02
01/01/12	464.59	.00	16,397.71	1,803.61
02/01/12	464.59	.00	16,862.30	2,268.20
03/01/12	464.59	.00	17,326.89	2,732.79
04/01/12	464.59	2,268.20-	15,523.28	929.18 L

Current Escrow Balance: 20,302.09-

Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
10/09	.00	04/10/11	2,268.20
11/09	2,867.55		
12/09	8,075.01 *		

\*Indicates Sum of Remaining Escrow Payments  
&/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:  
15,523.28

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)  
929.18

Section 3:



SURPLUS

1,018.55

ESCROW ACCOUNT ACTIVITY (MARCH 01, 2010 - APRIL 30, 2011)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
12/01/09	PAYMENT	536.01	2,100.83		.00	25,237.46-
12/01/09	TAX	2,257.66-	2,100.83		.00	25,237.46-
01/01/10	PAYMENT	536.01	2,636.84		.00	25,237.46-
02/01/10	PAYMENT	536.01	3,172.85		.00	25,237.46-
	BEGINNING BALANCE		2,257.66			25,237.46-
03/01/10	PAYMENT	459.75	2,717.41	TAX	2,257.66-	27,495.12-
04/01/10	PAYMENT	459.75	919.50		.00	27,495.12-
04/01/10	TAX	2,257.66-	919.50		.00	27,495.12-
05/01/10	PAYMENT	459.75	1,379.25		.00	27,495.12-
06/01/10	PAYMENT	459.75	1,839.00		.00	27,495.12-
07/01/10	PAYMENT	459.75	2,298.75		.00	27,495.12-
08/01/10	PAYMENT	459.75	2,758.50		.00	27,495.12-
09/01/10	PAYMENT	459.75	3,218.25	FIRE	1,038.77-	28,533.89-
10/01/10	PAYMENT	459.75	2,676.29	PAYMENT	5,250.00	23,283.89-
10/01/10	FIRE	1,001.71-	2,676.29		.00	23,283.89-
11/01/10	PAYMENT	459.75	3,136.04	PAYMENT	1,750.00	23,802.09-
11/01/10		.00	3,136.04	TAX	2,268.20-	23,802.09-
12/01/10	PAYMENT	459.75	1,338.13	PAYMENT	1,750.00	22,052.09-
12/01/10	TAX	2,257.66-	1,338.13		.00	22,052.09-
01/01/11	PAYMENT	459.75	1,797.88	PAYMENT	1,750.00	20,302.09-
02/01/11	PAYMENT	459.75	2,257.63		.00	20,302.09-

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CERTIFICATE OF SERVICE BY MAIL

I, Sarah Fosu-Mensah, am a resident of San Diego, California, and I am over the age of eighteen (18) years, and not a party to the within action. My business address is 4375 Jutland Drive, Suite 200; P.O. Box 17933, San Diego, CA 92177-0933.

I served the attached NOTICE OF MONTHLY MORTGAGE PAYMENT CHANGE by placing a true copy thereof in an envelope addressed to:

Phillip W. Gillet, Jr.  
1705 27th St  
Bakersfield, CA 93301-2807

Robert Lifson  
Toni Lee Black  
5148 Frazier Mountain Park Road  
Frazier Park, CA 93225

Michael H. Meyer  
PO Box 28950  
Fresno, CA 93729-8950

which envelope was then sealed and postage fully prepaid thereon, and thereafter on March 30, 2011, deposited in the United States Mail at San Diego, California. There is regular delivery service between the place of mailing and the place so addressed by the United States Mail.

I certify under penalty of perjury that the foregoing is true and correct.

Dated: April 1, 2011

/s/Sarah Fosu-Mensah  
SARAH FOSU-MENSAH

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**SERVICE LIST**

**SERVED ELECTRONICALLY**

**SERVED BY U.S. MAIL**

**DEBTOR(S)**

Robert Lifson  
Toni Lee Black  
5148 Frazier Mountain Park Road  
Frazier Park, CA 93225

**DEBTOR (S) ATTORNEY**

Phillip W. Gillet Jr.  
1705 27<sup>th</sup> Street  
Bakersfield, CA 93301-2807

**CHAPTER 13 TRUSTEE**

Michael H. Meyer  
PO Box 28950  
Fresno, CA 93729-8950